

Remarks

Claims 1, 4-12, 15, 18, 23-24, and 26 have been amended, and Claims 25 and 27 have been canceled. Claims 28-29 have been added. Claims 1-24, 26, and 28-29 are pending in this application. In light of the above listed amendments and the remarks below, the Applicants respectfully assert that no new matter has been added, and the application is now in condition for allowance. The Applicants respectfully solicit an indication of such an allowance.

Claim Rejections Under 35 U.S.C. § 102(b)

Claims 1-3, 6-14, 17-23 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Publication No. 2002/0087468 to Ganesan et al. ("*Ganesan*"). *Ganesan* describes a system that looks at a payer's historical experience with all of the service relationships provided by a payment service provider to determine if a payment request should be honored. (*Ganesan*, 0014-0015; 0095). For example, if an individual has multiple user identifiers with a service provider for various services the service provider provides, a risk analysis may be conducted on the payment history for all of the identifiers to determine if a new payment request will be honored. (*Ganesan*, paragraph 0094-0095). The cited portions of *Ganesan* in the Office Action describe multiple risk analyses that may be conducted as part of the overall risk assessment. (See *Ganesan*, 0011; 0075; 0095).

The Applicants respectfully assert that *Ganesan* does not teach, suggest, or motivate the claim elements of amended independent Claim 1. The claim elements of amended independent Claim 1 include:

assembling . . . a plurality of risk reduction techniques available for fulfilling the received payment request based at least in part on information included in the received payment request;

evaluating . . . each risk reduction technique of the plurality of risk reduction techniques available for fulfilling the received payment request based on at least one predetermined factor associated with each of the plurality of risk reduction techniques;

selecting . . . one of the plurality of risk reduction techniques available for fulfilling the received payment request to be used when processing the payment request, wherein the selection is based at least in

part on the evaluation of each risk reduction technique; and

*processing . . . the payment request using the selected risk
reduction technique*

(*See supra*, amended independent Claim 1). The amendments to independent Claim 1 are supported by the specification. (*See Applicants' Application No. 10/631,970, e.g., paragraphs 0154; 0162; and 0186-0194*).

In contrast to the process described in amended independent Claim 1, *Ganesan* discloses applying risk analysis techniques (e.g., performing a risk analysis on the payment history of a network user using multiple unique identifiers with a service provider). The cited portions of *Ganesan* in the Office Action describe multiple risk analyses that may be conducted as part of an overall risk assessment. Those risk analyses may include, determining a registered user's creditworthiness, applying thresholds such as determining the amount of payment exceeds a particular amount, or determining that an aggregate amount of previous payments over a particular time period exceeds a particular total amount. (*Ganesan*, 0011; 0075; 0095). However, as stated in the Background section of the Applicants' application:

Some service providers have multiple methods to mitigate risk available. However, these service providers do not choose between the methods.

(*See Applicants' Application No. 10/631,970, paragraph 0036*). Similarly, nowhere in *Ganesan* does it teach, suggest, or motivate assembling a plurality of risk reduction techniques available for fulfilling the received payment request, evaluating the assembled risk reduction techniques based on at least one predetermined factor associated with each of the assembled risk reduction techniques, and selecting one of the assembled risk reduction techniques to be used when processing the payment request based at least in part on the evaluation, as described in amended independent Claim 1.

For at least these reasons, the Applicants respectfully assert that *Ganesan* does not teach, suggest, or motivate the amended claim elements recited in independent Claim 1. More specifically, *Ganesan* does not teach, suggest, or motivate at least (1) "assembling . . . a plurality

of risk reduction techniques available for fulfilling the received payment request based at least in part on information included in the received payment request . . . ,” (2) “evaluating . . . each risk reduction technique . . . based on at least one predetermined factor associated with each of the plurality of risk reduction techniques,” and (3) “selecting . . . one of the plurality of risk reduction techniques . . . to be used when processing the payment request . . . based at least in part on the evaluation of each risk reduction technique.”

For at least the above stated reasons, the Applicants respectfully assert that amended independent Claim 1 is not anticipated by *Ganesan* and is in condition for allowance. Further, the Applicants respectfully assert that all remarks addressed to the novelty of amended independent Claim 1 are also applicable to amended independent Claims 12 and 23. Therefore, the Applicants respectfully assert that amended independent Claims 12 and 23 are also in condition for allowance for at least the same reasons as amended independent Claim 1. Further, each of the pending dependent Claims 2-11, 13-22, and 24, 26, and 28-29 are allowable as a matter of law as being dependent on allowable base claims, notwithstanding the independent recitation of patentable subject matter that may be described in one or more of the dependent claims.

Claim Rejections Under 35 U.S.C. § 103(a)

Claims 4-5, 15-16, and 24-27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Publication No. 2002/0087468 to Ganesan et al. (“*Ganesan*”) and further in view of U.S. Patent No. 6,032,133 to Hilt et al. (“*Hilt*”). *Hilt* discloses a method for electronically paying a bill that determines if the customer submitting the bill pay order has sufficient funds to cover the amount owed prior to directing payment, and the biller’s financial institution identification number is also determined by comparing information identifying the biller from the bill pay order with stored biller information to identify where the payment message should be directed. (See *Hilt*, Abstract).

The Applicants respectfully assert that the remarks above responding to the rejection under 35 U.S.C. § 102(b) by distinguishing *Ganesan* from the amended independent claims are also applicable to each of the dependent claims of the Applicants’ application. In other words, the payment network operations described in *Hilt* do not teach, suggest, or motivate the claim

elements of at least amended independent Claims 1 and 12. Therefore, dependent Claims 4-5, 15-16, 24 and 26 are allowable as a matter of law as depending from either amended independent Claims 1 or 12, notwithstanding their independent recitation of patentable features. As a result, the Applicants respectfully submit that, given the amendments to independent Claims 1 and 12, the rejections of dependent Claims 4-5, 15-16, and 24-27 under 35 U.S.C. § 103(a) are now moot.

At the very least, each of the pending dependent Claims 2-11, 13-22, and 24, 26, and 28-29 are allowable as a matter of law as being dependent on allowable base claims, notwithstanding the independent recitation of patentable subject matter that may be described in one or more of the dependent claims.

The Applicants believe they have responded to each matter raised by the Office Action. Allowance of the claims is respectfully solicited. If there are any issues that can be resolved by a telephone conference or an Examiner's amendment, the Examiner is invited to call the undersigned attorney at (404) 853.8253.

Conclusion

Reconsideration of the application is requested in light of the amended claims and the remarks. The Applicants believe they have responded to each matter raised by the Examiner. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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